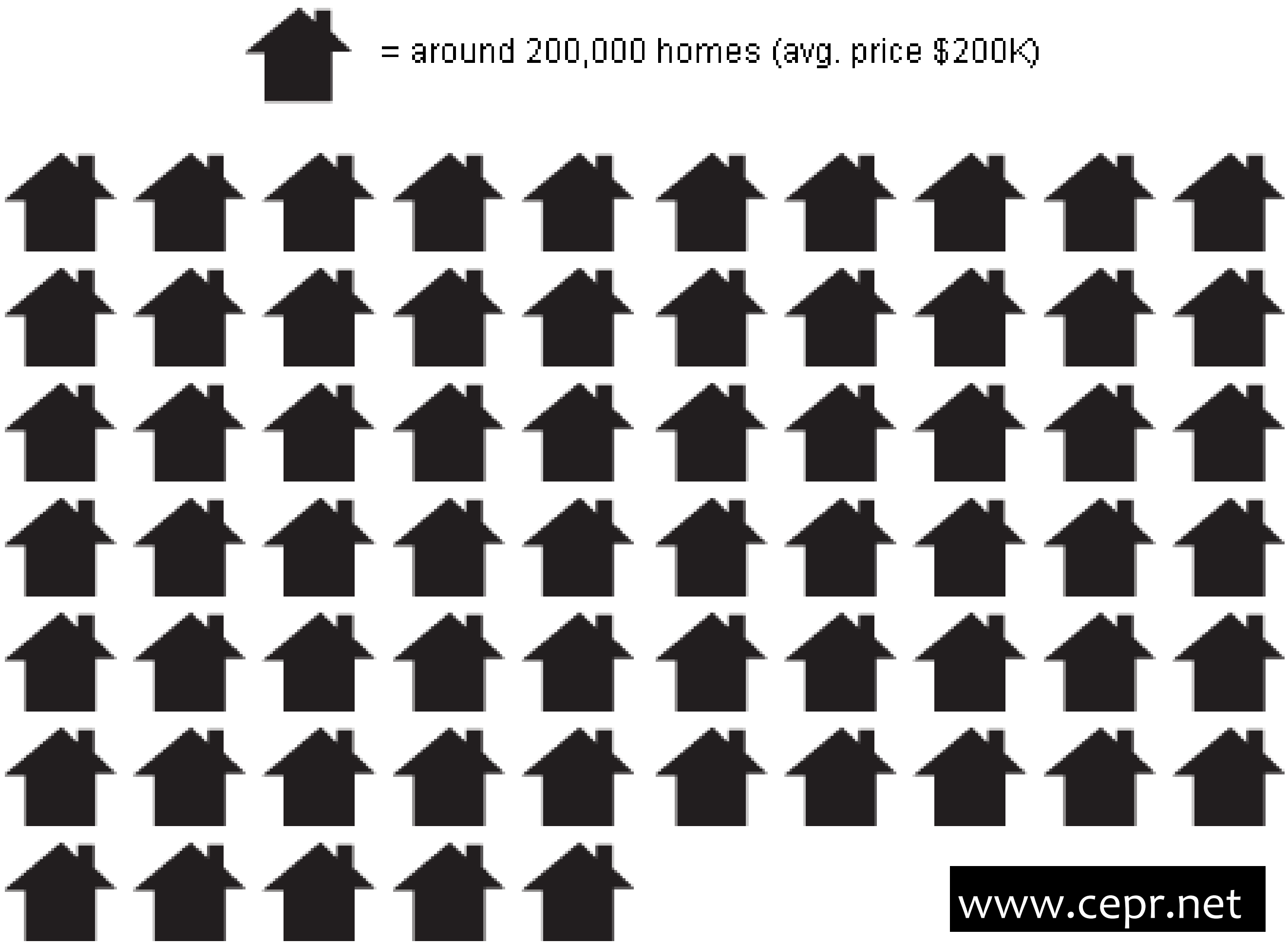
The
Housing Journal

Published by the Membership of the Delaware Housing Coalition

The CEPR Recession Waste Clock

The value of goods and services that we have lost in this downturn measured in houses.



(as of 6 pm, January 1, 2011)

Total = 13,173,906

$ 2634.782596 BILLION

Winter 2011

The CEPR Recession Waste Clock

www.cepr.net

"The current downturn had led to the worst period of sustained unemployment since the Great Depression. This suffering is especially tragic because, like the Great Depression, it is entirely the result of misguided economic policy.

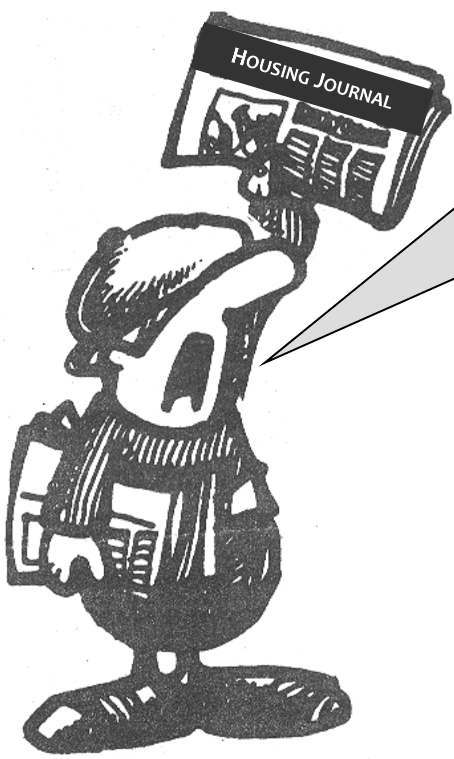
"Unemployment corresponds to lost production of goods and services. Construction workers could have been providing safe and energy efficient housing to people who lack adequate shelter, but instead they were left sitting idle. Manufacturing workers, who could have been producing more fuel-efficient cars and appliances, are instead getting unemployment checks. Health care workers who could have been ensuring that people received adequate care and teachers who could have been in classrooms, helping educate our children, are instead spending their time looking for work.

"This is an incredible loss not only for these workers who must struggle to make ends meet, but also for our economy and society. The CEPR Recession Waste Clock allows people to see the value of the goods and services that we have lost in this downturn. It measures the gap between potential GDP (as calculated by the Congressional Budget Office) and actual GDP.

"Given the current unemployment rate of 9.6 percent, the amount of lost GDP as measured by this gap increases at the rate of $2.873 billion per day. This comes to $120 million an hour, $2 million a minute or $33 thousand a second."

~ The Center for Economic and Policy Research

In This Issue!



Production and distribution of this edition of *The Housing Journal* was made possible by a grant from the Bank of America Foundation.

Cover: The Recession Waste Clock. Current count at www.cepr.net.

The FY2012 State Housing Budget

DHC Strongly Supports the DSHA Request

The Delaware Housing Coalition (DHC) heartily supports the request for funding for the FY12 budget being made by the Delaware State Housing Authority (DSHA).

We recognize that DSHA has identified critical needs and is proposing to make inroads against them. All of the other human needs with which the state is faced are better met by a family when under a roof of their own.

So, the DSHA request – which will produce new owner-occupied, rental, voucher, and permanent supportive housing – will allow elders to age in place, children to have homes, families to remain together, the disabled to live in affordable and accessible community settings, and so on.

The proposal for FY2012 will have a significant impact in economic development and in state budget cost avoidance. In hard times, DSHA has found a better way to do business, one that is not only productive, but timely, efficient, creative, and in partnership with community members.

The things which DSHA is helping to happen include

1) creating new low-income tax credit rental communities

2) revitalizing other rental communities and preserving the precious federal subsidies which make their rents affordable

3) funding innovative programs in shared equity homeownership, transitional and supportive housing

4) making possible emergency home repairs, which help to fix structural health and safety problems that threaten low-income homeowners with displacement, loss of equity, and possible homelessness

5) underwriting social investments to manufactured home owners exercising their collective right to purchase their communities from investor-owners

6) and, now, creating a statewide rental assistance program which will enable extremely low-income people to live in community, rather than in institutions, shelters, or on the street.

So, we completely support the request by DSHA, one that is still modest in comparison to the need and, as our research and that of others' have shown, the very best investment to be made.

Please join DHC in urging the members of the General Assembly to fund the Delaware State Housing Authority at the requested $11.32 million.

The FY2012 Budget Request of the Delaware State Housing Authority

#1 ANNUAL HDF BASE AMOUNT
$4.07 million
...the fundamental building block for a spectrum of affordable housing initiatives/

#2 STATE RENTAL ASSISTANCE PROGRAM
$3.0 million
...for the initiation of a statewide rental assistance program, helping to meeting the critical need of extremely low-income Delawareans

#3 SAVING FEDERALLY SUBSIDIZED RENTAL HOUSING
$4.0 million
...for the purpose of preserving additional at-risk rental housing and retaining for the state the accompanying federal subsidies which make these units affordable to low-income Delawareans

#4 FORECLOSURE PREVENTION
$250,000
...toward this difficult work which we will have before us for many more years

Racial Dimensions of the Foreclosure Crisis

From the Woodrow Wilson School of Princeton University

Although the rise in subprime lending and the ensuing wave of foreclosures was partly a result of market forces that have been well-documented, the foreclosure crisis was also a highly racialized process, according to a study by two Woodrow Wilson School scholars published in the October 2010 issue of *American Sociological Review*.

Woodrow Wilson School Ph.D. candidate Jacob Rugh and Woodrow Wilson School's Henry G. Bryant Professor of Sociology and Public Affairs, Douglas Massey, assessed segregation and the American foreclosure crisis. The authors argue that residential segregation created a unique niche of minority clients who were differentially marketed risky subprime loans that were in great demand for use in mortgage-backed securities that could be sold on secondary markets.

The authors use data from the 100 largest U.S. metropolitan areas to test their argument. Findings show that black segregation, and to a lesser extent Hispanic segregation, are powerful predictors of the number and rate of foreclosures in the United States - even after removing the effects of a variety of other market conditions such as average creditworthiness, the degree of zoning regulation, the overall rate of subprime lending, or coverage under the Community Reinvestment Act (a law passed in 1977 to reduce discriminatory credit practices in low-income neighborhoods, otherwise known as redlining.)

1. Even though the Fair Housing Act passed 40 years ago, segregated neighborhoods are still a reality in America. In cities with large African American communities, black segregation looks pretty much the same as it did 40 years ago; Hispanic segregation is on the rise.

2. In the 1990's the historical practice of not lending to minorities shifted 180 degrees; all of a sudden, minorities were a coveted market for mortgages. This happened for two reasons:

The lack of credit (or good credit) of many of these minority clients was no longer a problem for banks because of securitized mortgages, commonly referred to as mortgage-backed securities. These new financial instruments, which split apart the origination, servicing, and selling of mortgages into discrete transactions, had a two-fold effect: 1) they reduced the risk to lenders by pooling high and low risk mortgages to sell; and

2) they increased the need for banks to find more borrowers because of the expanded pool of credit.

Predatory lending was on the rise. Minorities living in segregated neighborhoods experience predatory financial institutions routinely: pawn shops, payday lenders, and check cashing services that charge high fees and interest rates. This often leaves those living in these neighborhoods unaware of alternative, less expensive credit or financial services, and more vulnerable to lenders willing to sell them a subprime mortgage with an extremely high interest rate. Segregated neighborhoods offer predatory lenders a large number of potential high risk borrowers in one place – making the job easier to secure borrowers in high numbers.

The result was a tremendous increase in lending of subprime mortgages -- loans to high-risk borrowers with imperfect credit – to minorities.

3. To keep the system going, however, more borrowers had to be constantly found and housing prices had to continue to rise – neither of which was sustainable forever. The result was that when the housing bubble burst in 2007 and deflated in 2008 and 2009, the economic effects were experienced most harshly by minorities living in segregated neighborhoods.

4. In addition to the well-known culprits of the housing bust – leveraged financing, overbuilding, collapse of home prices, and a poorly regulated mortgage market – most agree there is a racial component to the issue, but misunderstand the reason that blacks were hardest hit by the subprime mortgage crisis.

5. The reason often cited for the differential effects on minorities versus whites is that minorities are in a weaker economic position so are more likely to default on their loans. However, this study dispels that explanation.

Rather, the authors argue that it is the fact that racial discrimination happened at every point in the lending process – from loan origination to foreclosure – that was the cause of the racialization of the housing bust. To prove this, the authors examined the characteristics of white and minority borrowers and found that even with similar qualities (credit profiles, down payment ratios, personal characteristics, residential locations), African Americans were more likely to receive subprime loans. Similarly, after controlling for background factors, blacks and Hispanics were significantly more likely than whites to receive loans with unfavorable terms such a prepayment penalties. The result: from 1993 to 2000, the share of subprime mortgages going to households in minority neighborhoods rose from 2 to 18 percent.

6. The reason this had such a devastating effect on minorities is that the foreclosure rate for subprime mortgages was much higher than for standard ones; in 2005 the subprime foreclosure rate was 3.3% compared to 1% for all mortgage loans; while both increased during the next 4 years, the foreclosure rate for subprime mortgages in 2009 was 15.6% compared to 4.6% overall. Due to segregation, large numbers of these foreclosures were clustered in densely populated neighborhoods, thereby leaving not only the individual borrowers victims of the housing bust, but entire minority neighborhoods hit harder by the crisis than those in other parts of the country.

7. Because predatory lenders could efficiently target entire neighborhoods with subprime mortgages, larger numbers of people were affected than would have been had they been more geographically spread out. In true layman's terms, it was like "shooting fish in a barrel." Segregated neighborhoods just made it too easy to engage large numbers of people in this devastating lending scheme and this multiplied the effect of the crisis.

8. The study also makes clear that contrary to conventional wisdom, the crisis was not caused primarily by a decline in underwriting standards or by riskier lending spurred by the Community Reinvestment Act (CRA).

9. The authors offer a policy solution to prevent this from occurring again: amend the Civil Rights Act to contain enforcement mechanisms that uncover discrimination and sanction those who discriminate. Such power should be established in U.S. Departments of Treasury, Labor, Commerce, and Housing and Urban Development. A mechanism that should be employed to uncover discrimination and measure progress in eliminating discrimination is an "audit study." In such a study, black and white testers are sent into the marketplace to purchase goods and services. If racial experiences differ over a number of trials, based on a representative sample of market providers, a pattern of systematic discrimination can be identified.

Conclusion

Racial segregation, discriminatory lending, and an overheated housing market combined to leave minority group members and neighborhoods uniquely vulnerable to the housing bust. To prevent this from occurring again, measures must be taken by the federal government to identify patterns of systematic discrimination and sanction those engaging in this practice. This will not only promote a more just and integrated society, but avoid future catastrophic financial losses.

"Ultimately, the racialization of America's foreclosure crisis occurred because of a systematic failure to enforce basic civil rights laws in the United States," the authors write in the article. "In addition to tighter regulation of lending, rating, and securitization practices, greater civil rights enforcement has an important role to play in cleaning up U.S. markets. It is in the nation's interest for federal authorities to take stronger and more energetic steps to rid U.S. real estate and lending markets of discrimination, not simply to promote a more integrated and just society but to avoid future catastrophic financial losses."

Jacob Rugh's research focuses on urban policy and the intersection of housing markets, land use regulation, and local politics. His forthcoming dissertation will focus on the social, economic, and local regulatory roots of the recent U.S. housing crisis and their implications for public policy.

Douglas Massey's research focuses on international migration, race and housing, discrimination, education, urban poverty, and Latin America. He is the author, most recently, of Brokered Boundaries: Creating Immigrant Identity in Anti-Immigrant Times (Russell Sage Foundation, 2010), coauthored with Magaly Sanchez. He has also authored Return of the L-Word: A Liberal Vision for the New Century (Princeton University Press, 2005) and Strangers in a Strange Land: Humans in an Urbanizing World (Norton, 2005). Massey currently serves as President of the American Academy of Political and Social Science and is past-President of the American Sociological Association and the Population Association of America. He is a member of the National Academy of Sciences, the American Academy of Arts and Sciences, and the American Philosophical Society.

Nation's Diversity Grows, Integration Slows

Study of Newly Released Census Data

Despite increased racial and ethnic diversity, American neighborhoods continue to be segregated, and some of the progress made toward integration since 1980 has come to a halt this decade, according to a new report by Brown University sociologist John Logan. The report, co-authored by Florida State University sociologist Brian Stults, marks the launch of the US2010 project, a program of research on changes in American society, supported by the Russell Sage Foundation and Brown University.

"This is a surprising result," said Logan, director of Brown's Initiative in Spatial Structures in the Social Sciences and director of US2010. "At worst, it was expected that there would be continued slow progress. The growth of the black middle class, the passage of time since fair housing legislation was enacted, and the evidence from surveys that white Americans are becoming more tolerant of black neighbors all pointed in that direction."

Logan and Stults analyzed data from the American Community Survey (ACS) released for the first time in Decembere 2010 by the U.S. Census Bureau. The ACS gives estimates on social, economic, housing, and demographic statistics for every community in the nation. Until now, small geographic areas had to rely on outdated 2000 census figures for detailed information about the characteristics of their communities.

Logan and Stults' main findings:

* The average non-Hispanic white person continues to live in a neighborhood that looks very different from those neighborhoods where the average black, Hispanic, or Asian lives. The average white person in metropolitan America lives in a neighborhood that is 77 percent white. Still, this represents growing diversity compared to 1980, when the average was 88 percent white.
* The average black American in metropolitan areas lives in a census tract that is majority black. It appears the same will soon be true for Hispanics. On average, 48 percent of their neighbors are Hispanic and this value is growing steadily.
* Blacks continue to be the most segregated minority, followed by Hispanics and then Asians. Another surprise in the new data is that while black-white and Hispanic-white segregation is almost the same today as in 2000, segregation of Asians from whites has begun to increase. It is now almost as high as segregation of Hispanics.
* Progress in residential segregation between blacks and whites since 2000 was even less than in the 1980s. Segregation peaked around 1960. Between 1980 and 2000 it declined at a very slow pace, but analysts have been hoping for a breakthrough since then.

The new data show that there is very little change.

To analyze segregation, Logan and Stults used the Index of Dissimilarity, which measures how evenly two groups are spread across neighborhoods. The lowest possible value is zero, which indicates thatthe percentage of each group in every neighborhood is the same as their overall percentage in the metropolitan areas. The highest value of 100 indicates that the two groups live in completely different neighborhoods.

By this measure:

* Black-white segregation averaged 65.2 in 2000 and 62.7 now.
* Hispanic-white segregation was 51.6 in 2000 and 50 today.
* Asian-white segregation has grown from 42.1 to 45.9.

Led by Logan, US2010's 14 research teams from across the country will tackle a broad range of topics that impact all areas of American society. Over the next two years, they will release short briefs and a chapter-length report on their research areas, which include immigration, segregation, economics, education, aging, and the changing American family, among others. The US2010 project will culminate with a book incorporating all these chapters, published by the Russell Sage Foundation, which has a 50-year tradition of publishing respected, authoritative, census-based research.

"The special feature of US2010 is that it tackles questions of change in American society not from the perspective of one scholar or one topic, but with the expertise of a nationwide team of scholars who were brought together for this purpose," Logan said.

from www.medicalnewstoday.com, accessed 12/27/10

Two Living Wage Solutions

The BEST ™ Measure and the Universal Living Wage

Support from the Delaware Commission for Women and the University of Delaware Center for Community Research and Service has made it possible for Wider Opportunities for Women, a group based in Washington, D.C., to create a contemporary measure of self-sufficiency, titled "Delaware Basic Economic Security Tables," or "Delaware BEST™ ."

The Delaware BEST™ shows the wage a worker needs to earn in order to provide for their basic needs and plan for their economic future. BEST™ wages for a single worker in Delaware with one infant and who receives employment-based benefits is $49,260 annually, or $23.32 an hour. At this wage, the worker can provide for the family's basic needs including healthcare, and save modestly to cover emergencies and for retirement.

The BEST™ index deliberately includes assets in the core wage calculation - saving for emergency and retirement - because savings provide a critical safety net. The Delaware BEST™ provides a realistic measure of what it takes for households to not only make ends meet, but develop assets to maintain lifelong economic security.

~ from the report (available at www.ywcade.org), "The Basic Economic Security Tables™ for Delaware" a project of Wider Opportunities for Women's Family Economic Security Program.

Basic Economic Security Tables™, 2009

(Workers with Employment-based Benefits)

Delaware

Monthly Expenses for: 1 Worker, 1 Infant

Housing	$794
Utilities	$194
Food	$380
Transportation	$530
Child Care	$657
Personal & Household Items	$369
Health Care	$266
Emergency Savings	$134
Retirement Savings	$78
Taxes	$895
Tax Credits	-$192
Monthly Total	**$4,105**
Annual Total	**$49,260**
Hourly Wage	**$23.32**
Additional Asset Building Savings	
Children's Higher Education	$65
Homeownership	$199

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement.

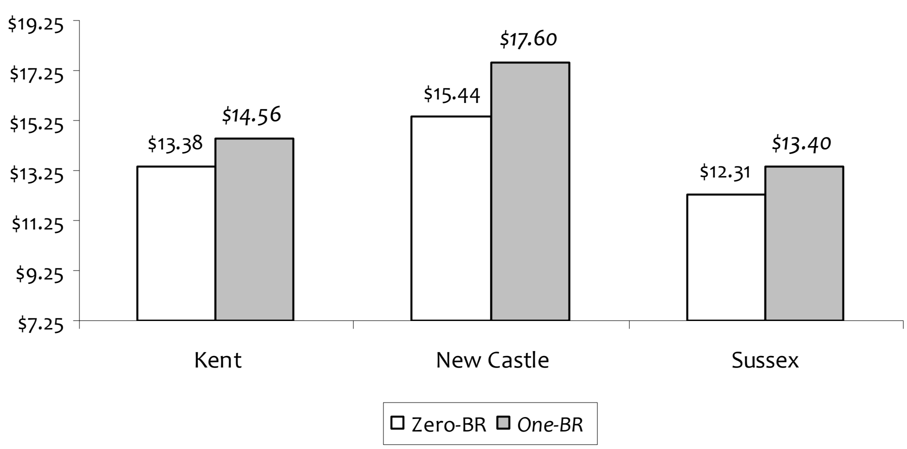
House The Homeless, Inc. is calling for the passage of a Universal Living Wage that will affect all workers. This includes all homeless workers. The idea is to provide a basic minimum wage so that people can afford at least a roof over their heads in exchange for labor provided. They have devised a national formula that is applied locally, enabling a person who is willing to work a forty hour week to earn the minimal amount needed to afford housing in any city or outlying area throughout the entire United States.

The Universal Living Wage can put an end to economic homelessness.

According to John E. Schwartz, author of "Illusions of Opportunity: The American Dream in Question," the minimum wage in the 1950's paid about 110 percent of the amount required to operate a household with two full-time workers with children. By the 1970's, the minimum wage for two workers had fallen to ninety percent and today is less than seventy percent. Additionally, the "real buying power" of the minimum wage is at its lowest point in nearly forty years. A federal minimum wage of $7.25 per hour amounts to only $15,080 annually.

~ from the Universal Living Wage website, http://www.universallivingwage.org/

Figure 19: Wages Needed to Afford Zero- and One-BR Units in Delaware, Compared to Federal Minimum ($7.25)



The "Upside-Down" Federal Asset Building Policies

Report by CFED

Upside Down: The $400 Billion Federal Asset Budget is CFED's third report in its ongoing effort to track federal investments in asset building. The study -- produced in collaboration with the Annie E. Casey Foundation -- finds that asset building policies are opaque and provide subsidies for wealth-building to those who need them least:

* Low-income households who do not earn enough to itemize deductions get very little benefit, less than $5.
* A middle-class household earning $50,000 a year "receives less than $500 in benefits" from tax breaks for mortgages, property taxes and investment income.
* Taxpayers earning more than $1 million enjoy $95,820 in annual support through mortgage and property tax deductions and investment tax breaks.

Examining five areas of asset building (homeownership, savings, retirement accounts, small business development, post secondary education), CFED notes that, while higher-income households pay higher rates and a greater share of taxes, they benefit disproportionately. The overall share of the tax bill for the top 1% of earners was 27.7% in 2005, their share of total benefits from asset policies that same year was more than 45%. The report states:

> We cannot escape the reality that the vast majority of the $137 billion subsidizing homeownership goes to taxpayers who already own their homes, and that two-thirds of homeowners don't take these deductions. We can't deny that more than 78 million Americans—more than half the workforce— do not have access to an employer-sponsored retirement plan. We cannot avoid the sad irony that government policy aimed at building wealth is largely helping the rich get richer. Long before he ran the Office of Management and Budget, Peter Orzag urged Congress to fix the "upside down set of tax incentives" that allows wealthier taxpayers to shelter income for retirement while doing little to help low- and middle-income families.
>
> What we can do is work toward creating a more equitable and transparent set of strategies for saving money and building wealth. That means changing the way we deliver this asset-building assistance: Refundable tax credits can prove more equitable and accessible to lower-income taxpayers than deductions. Placing caps on the value of homes and other assets that can be deducted could also even the playing field, When possible, we should invest directly through budget outlays, rather than in the tax code, so that the policies receive a thorough and public review. That means looking for more opportunities to help low- and moderate-income families put aside savings, buy homes, and send their children to college. That means creating incentives, rather than penalties, to encourage our poorest families to save money or buy a home.

Table 2. Cost of Homeownership Policies

		IN BILLIONS OF DOLLARS, FY 2009
Direct Outlays	Self-help Homeownership Opportunity Program (SHOP)	$ 0.03
	Home Investment Partnership Program (HOME–American Dream Downpayment Initiative)	$ 0.01
	Community Development Block Grants	$ 0.04
	USDA Section 502 Direct	$ 0.10
	USDA Section 502 Guarantee	$ 0.85
	Section 504 Loans	$ 0.01
	Section 504 Grants	$ 0.04
	Community Development Financial Institution (CDFI)*	$ 0.14
	Rural Housing and Economic Development (RHED)	$ 0.03
Tax Expenditures	Exclusion of interest on state and local bonds for owner-occupied housing	$ 1.00
	Deduction for mortgage interest	$ 86.40
	Deduction for property taxes	$ 25.10
	Exclusion of capital gains on sales of principal residences	$ 15.30
	First Time Homebuyer Tax Credit**	$ 8.70
	Total	**$137.60**

*CDFI homeownership funding equals fiscal year appropriation and ARRA stimulus funds.
**Credit authorized for FY 2009 only.

Accessible Assets

Asset Building by People with Disabilities

" ...concentration on income distribution as the principal guide to distributional fairness prevents an understanding of the predicament of disability and its moral and political implications for social analysis."
~ Amartya Sen, Keynote Address at the World Bank Disability and Inclusive Development Conference 2004

A recent article in the *Clearinghouse Review** summarizes barriers and opportunities to economic stability among people with disabilities.

The authors point out many issues particular to people with disabilities" that have not been adequately factored into in asset-building policy.

* People with disabilities have lower employment levels, report lower levels of savings, and are more likely to experience poverty than those without disabilities.
* The poverty rate of working-age people with disabilities was 25 percent compared to 9 percent for those without disabilities.
* Poverty among those with disabilities affects not only them but also their families, with, according to the Census, more than 41 million Americans—16 percent of the total population— reporting a disability.
* In November 2009 the unemployment rate was 14 percent for those with disabilities and 9 percent for those without. This disparity continues within the labor force: workers with disabilities tend to earn much less than those with no disabilities.
* In 2007 the median income of households with any working age people with disabilities was $38,400 compared with $61,000 for households without people with disabilities—a staggering difference of $22,600.
* People with disabilities report lower median incomes and lower rates of saving, investing, and using bank accounts.
* Despite the federal government's efforts to encourage direct deposit of benefits, more than half of Supplemental Security Income (SSI) payments, the public assistance program primarily serving people with disabilities, were made by check principally because recipients did not have a bank account. In fact, two-thirds of SSI recipients reported being unbanked.
* In 2005, an individual with a long-term work disability needed an annual income of $29,000 just to experience the same level of food insecurity as a person who had no disability and who had an annual income of $10,160, then the federal poverty threshold.
* The vast majority of SSI recipients—6.5 million of a total of 7.7 million recipients in January 2010—receive SSI disability payments.

The authors emphasize the critical importance of giving people "the ability to save and acquire assets" to lift themselves out of poverty permanently and point to the need to address the barrier to saving imposed by asset limits in public benefit programs, which count those savings against them in public benefits eligibility determinations. "Asset limits for SSI were last revised over twenty years ago to $2,000 per individual and $3,000 per couple as specified in the law's schedule of increases."

They also point to "asset-building programs with features particularly helpful to people with disabilities," including "the earned income tax credit (EITC), alternative financing programs, and individual development accounts (IDAs) that allow people to save for assistive technology and assistive technology services."

Recommendations include:

* Current asset building programs should be maintained and expanded. These include assistive technology financial loans, as well as IDA programs.
* EITC outreach should continue and expand, and federal and state EITC programs should be coordinated to increase understanding and utilization.
* There needs to be thorough asset-limit reform in federal public benefit programs. "Asset limits are inefficient, counterproductive to economic security, and inequitable."

* *Accessible Assets: Bringing Together the Disability and Asset-Building Communities*, by Karen Harris and Hanna Weinberger-Divack, Shriver National Center on Poverty Law, Clearinghouse Review, Journal of Poverty Law and Policy, May-June 2010, v 44, # 1-2

Fair Share Housing Measurements

Day for Housing 2011 | Realities of Poverty in Delaware

Mark Your Calendar!

DHC
Day for Housing 2011
Tuesday, May 10

Christ Episcopal Church
Dover

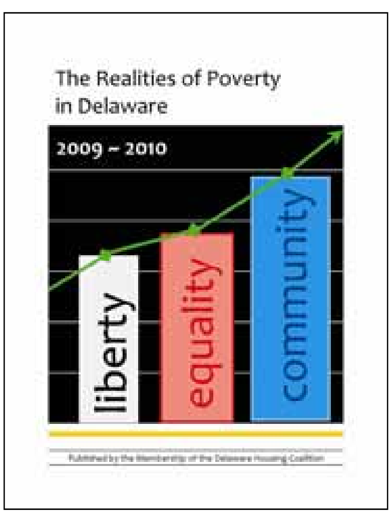
Keynote Speaker:
Shawn Fremstad
Director
The Inclusive and Sustainable Economic Initiative of the Center for Economic & Policy Research (CEPR)

On Disability and Income Poverty

The Realities of Poverty
in Delaware
2009 - 2010

Now Available for download at the DHC website.

Print copies ~ $10.00



Fair Share Housing Measurements

The Fair Share Housing Measure uses the needs of extremely low-income Delaware households with unaffordable housing cost burdens as its basis. It describes the additional affordable housing units that a community should make available in order for that community to bear an equitable geographic share of the total need.

Surplus and Deficit Census Tracts

The best current data on geographic distribution of affordable housing in Delaware is still the 2000 Census, which shows only 13 of 317 census tracts (4%) with clear surpluses. Almost half of all tracts (47%) fell into the borderline category somewhere between a deficit of - 25 and a surplus of +25. 156 tracts (49%) had clear deficits. The tract with the highest surplus (+118) was in Claymont and the one with the highest deficit was in Upper Christiana (- 173). The median for all census tracts was - 25.

Surplus and Deficit Census Tracts			
Category	Range	# of Census Tracts	% of Census Tracts
Surplus	+ 26 to + 118	13	4%
Borderline	+25 to - 25	148	47%
Deficit	- 26 to - 50	80	25%
High Deficit	-51 to - 100	62	20%
Very High Deficit	- 101 to - 173	14	4%

Net Need

After counting the extremely low-income housing need, the Fair Share Housing Measure compensated for units affordable and available in each census tract. This still left a need for 9,186 assisted housing opportunities throughout the state.

Counties

By county, the need broke down as shown in the chart below, revealing a disproportionate need for more affordable housing for extremely low-income households in Sussex County.

Areas

When the needs are calculated by area, all census tract groupings have a deficit, with the median being - 289. Kenton has the smallest area deficit at - 71. Brandywine had the highest deficit at - 973.

Deficits by County			
County	Fair Share Deficit	% of Total Deficit	Percent of Population
KENT	**- 1481**	16%	16%
NEW CASTLE	**- 5520**	60%	64%
SUSSEX	**- 2185**	24%	20%

Endorse The Good Neighborhood Project!

We need more affordable housing everywhere in our state.

The Good Neighborhood Project of the Delaware Housing Coalition (DHC) is a long-term campaign to meet the need for affordable, accessible, inclusive communities everywhere in Delaware by creating a more equitable geographic distribution of affordable housing.

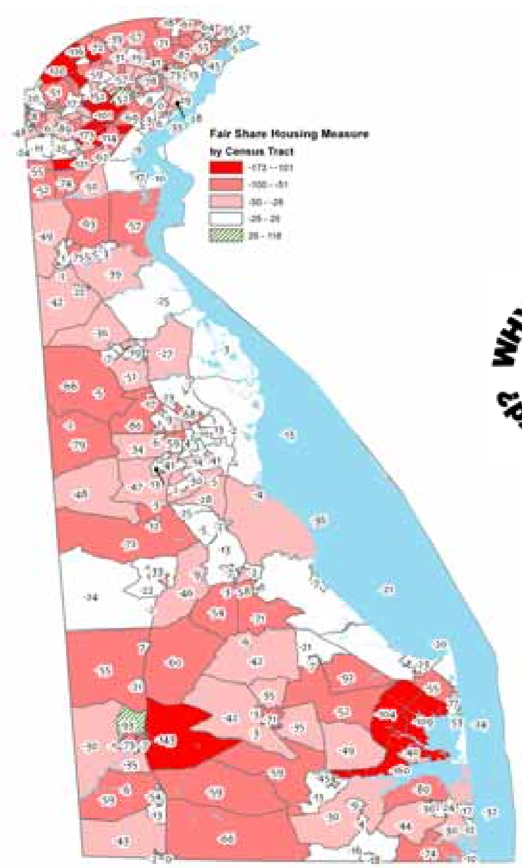
The Fair Share Housing Measure describes the additional affordable housing units that a community should make available in order for that community to bear an equitable geographic share of the total need.

Affordable housing:

* has an extremely high positive economic impact
* is of proven social benefit to the communities where it is situated

Affordable housing needs:

* cannot be met solely by focusing on the gap between incomes and housing cost or on the funding required to make housing affordable for poor Delawareans.
* can only be met by addressing social, regulatory, and civic barriers to a more equitable geographic distribution of affordable housing and greater life opportunities.



A Fair Share of affordable housing means:

* a better geographic distribution of affordable housing
* greater choices and opportunities for all households, including homes accessible to people with disabilities
* more inclusive communities
* an overall benefit to the state

Affordable housing can and should be available in:

* mixed-income neighborhoods
* a variety of different housing types
* healthful environments,
* proximity to open space, employment opportunities, public transportation, and well-performing public school districts,
* communities where unemployment, poverty, and crime are low,
* racially and ethnically diverse neighborhoods
* neighborhoods with a diversity of work and professional backgrounds among heads of households.

For all these reasons:

* ***we endorse the Good Neighborhood Project of the Delaware Housing Coalition,***
* ***we recommend use of its Fair Share Housing Measure in community planning discussions, and***
* ***we ask the question, "Why Not In My Back Yard?"***

Name	
Organization	
Address	
City, St, Zip	
Email	
Phone	

Return your endorsement to DHC online at www.housingforall.org or by email (dhc@housngforall.org), fax (302-678-8645) or mail!

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MISSION

The MISSION of the Delaware Housing Coalition is to advocate for safe, decent and affordable housing throughout the state. Our goal is to affect, impact and shape the environment relating to housing. We are committed to fostering the growth and long-term flourishing of grass roots constituencies which develop their power; nurture their own problem-solvers and leaders; and work together to change the conditions which prevent them from obtaining safe, decent and affordable housing.

The Housing Journal is published by the membership of the Delaware Housing Coalition to promote thought, discussion and action on housing issues. Readers' contributions of all forms are warmly encouraged.

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